

**IN THE COURT OF THE SENIOR CIVIL JUDGE AND**  
**PRL. JMFC HALIYAL, AT: HALIYAL.**

**C.C.No.04/2026**

**Dated this the 12<sup>th</sup> day of August 2026**

**Complainant :** Shri.Chatrapati Shivaji Urban Co-op Credit  
Society Ltd., Haliyal.

**V/s**

**Accused :** Sri. Kareppa Ramaji Mirashi  
Age: 72 year, Occ: Agriculture  
R/o: Tattigera, Haliyal  
Tq: Haliyal, Dist: U.K.

**STATEMENT OF THE ACCUSED RECORDED**  
**U/SEC.313 OF CR.P.C**

Q.No.1: Have you heard the evidence of the witness?

Ans:

Q.No.2: Do you admit that the cheque belongs to your account?

Ans:

Q.No.3: Do you admit that the signature on the cheque is yours?

Ans:

Q.No.4: Did you issue/deliver this cheque to the complainant?

Ans:

Q.No.5: Do you admit that you owed liability to the complainant at  
the time of issuance?

Ans:

Q.No.6: If you deny liability, state clearly the defence:

Ans: (a) Security cheque only;

(b) Loan repaid already;

(c) Cheque altered/misused;

(d) Other

Q.No.7: Do you wish to compound the case at this stage?

Ans:

Q.No.8: PW-1 has deposed before the court that on 31-10-2014 you have availed Loan from the complainant society to the tune of Rs.60,000/- by assuring that you will repay the loan with interest in agreed installments. What do you say

Ans :

Q.No.9: PW-1 has deposed before the court that you accused failed to repay the loan amount and you become defaulter, when complainant society insisted to regularize by payment process at that time you have issued cheque bearing No.027332 dated 29-11-2025 for Rs.1,52,000/- drawn on K.D.C.C Bank, Haliyal Branch. What do you say?

Ans:

Q.No.10: PW1 further deposed that when the said cheque was presented through the complainant's banker for encashment the same returned dishonored with remarks "Funds Insufficient" on 29-11-2025. What do you say ?

Ans:

Q.No.11: PW-1 further deposed that on 06-12-2025, the complainant got issued legal notice to you, which was duly served on 12-12-2025 and in spite of service of said notice, you accused failed to pay the cheque amount? What do you say?

Ans:

Q.No.12: Have you got anything more to say?

Ans:

Q.No.13: Are you having any evidence in your defence?

Ans:

(Certified that the above contents of the statement of the accused was read over and explained to the accused and his answer was recorded as per his say by me in the open court).

Sd/-

Dated: 12.08.2026

Senior Civil Judge & Prl. J.M.F.C.,  
Haliyal.